

Appl. No. 09/683,660  
Arndt. dated June 6, 2007  
Reply to Office Action of March 6, 2007

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Remarks

The present amendment responds to the Official Action dated March 6, 2007. The Official Action rejected claims 1-19 under 35 U.S.C. 102(e) as anticipated by Sellers U.S. Publication No. 2003/0044773 (Sellers).

This sole ground of rejection is addressed below. Claims 1 and 13 have been amended to be more clear and distinct. Claims 1-19 are presently pending.

The Art Rejections

All of the art rejections hinge on the application of Sellers, standing alone. As addressed in greater detail below, Sellers does not support the Official Action's reading of it and the rejections based thereupon should be reconsidered and withdrawn. Further, the Applicant does not acquiesce in the analysis of Sellers made by the Official Action and respectfully traverses the Official Action's analysis underlying its rejections.

The Official Action rejected claims 1-19 under 35 U.S.C. 102(e) as anticipated by Sellers. In light of the present amendments to claims 1 and 13, this ground of rejection is respectfully traversed.

Claim 1, as amended, addresses, inter alia, a delinquency information manager operative to retrieve delinquency information entries from a delinquency information database and store delinquency information entries in the delinquency information database. The delinquency information entries includes information identifying a property for which a mortgage is in a delinquent status and information identifying the nature and status of the delinquency. The delinquency information manager presents one of a number of selectable interfaces upon

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selection by a user to allow the user to transmit delinquency information from the user computer through a publicly accessible network. The selection of interfaces includes a form for creation and transmission of new delinquency information entries. Creation of a new delinquency information entry results in transmission of an initial report of delinquency of a specified mortgage from a mortgage servicer to a mortgage insurer.

The limitations of claim 1, as amended, are not taught and are not made obvious by Sellers. Sellers teaches a system for submission and automated analysis of negotiated workout proposals for a financially troubled borrower. A workout proposal typically arises when a mortgage is already delinquent, and Sellers does not explicitly address initial reporting of a delinquency.

Rather it focuses with how to deal with a mortgage that has typically been delinquent for some time. Sellers does not teach and does not make obvious creating a new mortgage delinquency entry resulting in transmission of an initial report from a servicer to a mortgage insurer, with the mortgage delinquency entry identifying a property for which a mortgage is in delinquent status and details of the nature and status of the mortgage, as is claimed by claim 1, as amended.

Sellers, at col. 3, paragraph [0047], discusses the appearance of a screen including prefilled data entry boxes including borrower information, and the ability of a user to modify the information entered into the boxes, but the prefilled contents of the boxes are taken from information already present, and Sellers does not discuss details of the initial entry of the information. Submission of a new delinquency entry, as claimed by claim 1, as amended, with

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the entry including details relating to the property and the delinquency status, provides for convenient and timely submission of delinquency information to a mortgage insurer, allowing the insurer to take appropriate steps to minimize loss, as opposed to Sellers, which is directed toward a mechanism for responding to a delinquency once it has been reported. Claim 1, as amended, therefore defines over the cited art and should be allowed.

Claim 13, as amended, addresses a method of mortgage delinquency management comprising, *inter alia*, presenting, upon commands and selections received from a user through a user computer, one or more interfaces to the user to allow creation, review, modification and storage of delinquency information entries. Each delinquency information entry includes delinquency information identifying and providing relevant details about a mortgage associated with a servicing entity. A delinquency information entry includes information identifying a property for which a mortgage is in a delinquent status and information identifying the nature and status of the delinquency. Creation of a new delinquency information entry results in transmission of an initial notification of a delinquency to a mortgage insurer. At least one interface allows identification and upload of a file from the user computer.

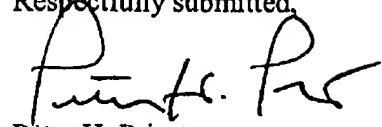
As noted above with respect to claim 1, the combination of features claimed by claim 13, as presently amended, and therefore defines over the cited art and should be allowed.

#### Conclusion

All of the presently pending claims, as amended, appearing to define over the applied references, withdrawal of the present rejection and prompt allowance are requested.

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